

**AMENDMENTS TO THE CLAIMS**

Claims 1-18 (Canceled)

19. (Currently Amended) A method of administering payment for obligations of a customer that is a consumer of goods or services, the method comprising the steps of:

providing an administrator having a database and an administrative program;

creating a customer account in the database;

creating a merchant file in the database, the merchant file having merchant banking information;

transmitting a payment instruction from the administrator;

providing a notification program, the notification program transmitting a notice to a customer of activity on the customer account.

20. (Previously Presented) The method of claim 18, wherein the notification program transmits a notice to a customer in real-time.

21. (Previously Presented) The method of claims 18, wherein the administrator includes a customer interface, the customer interface being operable to permit access to the customer account.

22. (Currently Amended) The method of claim 21, wherein the notification program is operable to transmit a notice to a customer at a predetermined time following the occurrence of activity on the customer account.

23. (Currently Amended) An administration system for directing payments for financial obligations of a customer that is a consumer of goods or services, the system comprising:

an administrator having a database and an administrative program, the database including a customer file, the customer file including a purchase parameter, the administrative program including a merchant approval program and a collection program, the merchant approval program being operable to query the customer file in response to approval request.

24. (Previously Presented) The administration system of claim 23, wherein the customer file further comprises a customer identifying statistic.

25. (Previously Presented) The administration system of claim 24, wherein the customer identifying statistic is selected from a group consisting of: customer name, customer address, customer telephone number, customer social security number, customer date of birth and customer bank account number.

26. (Currently Amended) The administration system of claim 23, wherein the purchase parameter comprises a customer ~~monetary payment~~ dollar limit threshold for a purchase.

27. (Currently Amended) The administration system of claim 23, wherein the purchase parameter comprises a customer ~~monetary payment~~ dollar limit threshold for all purchases within a predetermined period of time.

28. (Previously Presented) The administration system of claim 23, wherein the database further comprises a merchant file.

29. (Previously Presented) The administration system of claim 28, wherein the merchant file includes a merchant category.

30. (Previously Presented) The administration system of claim 23, wherein the customer file includes a payment option.

31. (Previously Presented) The administration system of claim 23, wherein the administrative program further comprises an account opening program.

32. (Previously Presented) The administration system of claim 23, wherein the administrative program further comprises a notification program.

33. (Previously Presented) The administration system of claim 23, wherein the administrative program further comprises a customer account interface.

34. (Currently Amended) A method of administering payments for transactions made by a customer that is a consumer of goods or services from a merchant, the method comprising:

providing an administrator;

creating a database in electronic communication with the administrator having a customer file and a merchant file, the customer file including a purchase parameter, the merchant file having a merchant account number and a merchant category assigned thereto;

creating an administrative program in electronic communication with the administrator and having a merchant approval program, the merchant approval program being operable to query the purchase parameters in response to an approval request;

receiving a transaction approval request;

transmitting an approval of the transaction approval request when the request falls within the purchase parameter.

35. (Currently Amended) The method of claim 34, wherein the purchase parameter comprises a customer ~~monetary payment~~ dollar limit threshold for a purchase.

36. (Currently Amended) The method of claim 34, wherein the purchase parameter comprises a customer ~~monetary payment~~ dollar limit threshold for all purchases within a predetermined period of time.

37. (Previously Presented) The method of claim 34, further comprising the step of transmitting an electronic notice in real time to a customer.

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38. (Canceled)

39. (New) An administration system for directing payments for financial obligations of a customer that is a consumer of goods or services, the system comprising:

an administrator having a database and an administrative program, the database including a customer file and a merchant file, the customer file including a purchase parameter, the merchant file including merchant banking information, the administrative program including a merchant approval program, the merchant approval program being operable to query the customer file in response to approval request.